



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Hartley C. Starkman

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Art Unit: 3624

Serial No.: 09/751,812

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Examiner: Lalita M. Hamilton

Filed: December 29, 2000

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For: METHODS AND SYSTEMS
FOR COLLECTIONS MODEL
FOR LOANS

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AMENDMENT AFTER FINAL

Hon. Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Applicant respectfully requests consideration and entry of the following amendment submitted in response to the Office Action dated March 29, 2005 and made final.